

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	BK No.: 23-11640
Angela F Bolton and)	
Cary A Bolton)	Chapter: 13
)	Honorable David D. Cleary
)	
Debtor(s))	

AGREED ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter coming to be heard on the motion of Capital One Auto Finance, a division of Capital One, N.A., by and through its undersigned attorney, concerning its Motion for Relief from Stay, this Court having jurisdiction, IT IS HEREBY ORDERED:

1. Pursuant to the Motor Vehicle Retail Installment Contract, Debtors shall make monthly payments in the amount of \$739.50 directly to Capital One Auto Finance, a division of Capital One, N.A., continuing with the December 13, 2023 post-petition payment.

2. In addition to the current monthly contract payment, Debtors must submit to Capital One Auto Finance, a division of Capital One, N.A. the sum of \$350.00 on or before the fifteenth day of each month beginning December 2023 through and including April 2024, and then the sum of \$116.50 on or before the fifteenth day of May 2024, to cure the post-petition default as follows:

Post-Petition Arrears	\$1,478.50
Filing Fee	\$188.00
Attorney Fee	\$200.00
Total	\$1,866.50

*Repayment over Six months

*Pre-petition arrears still exist in the amount of \$1,848.75.

3. In the event Debtors fail to tender any two or more payments as set forth in paragraph two or one, Capital One Auto Finance, a division of Capital One, N.A., shall issue a Notice of Default to Debtors and Debtors' attorney, if Debtors do not provide full cure within 14 days after service of the Notice, the Automatic Stay in this case shall be modified as to Debtors, upon filing a Notice of Termination of Stay with this Court, to permit Capital One Auto Finance, a division of Capital One, N.A., its servicers, successors, agents and or assigns, to obtain possession of and/or to foreclose its security interest in one 2017 Lincoln Continental Sedan 4D Select AWD 3.7L V6, VIN 1LN6L9TK2H5627134.

4. In the event Debtors make all payments as set forth in paragraph two, and then fails to tender any two or more payments as set forth in paragraph one, Capital One Auto Finance, a division of Capital One, N.A., shall issue a Notice of Default to Debtors and Debtors' attorney, if Debtors do not provide full cure within 14 days after service of the Notice, the Automatic Stay in this case shall be modified as to Debtors, upon filing a Notice of Termination of Stay with this Court, to permit Capital

One Auto Finance, a division of Capital One, N.A., its servicers, successors, agents and or assigns, to obtain possession of and/or to foreclose its security interest in one 2017 Lincoln Continental Sedan 4D Select AWD 3.7L V6, VIN 1LN6L9TK2H5627134.

5. If applicable, upon modification of the automatic stay as outlined above, and after Capital One Auto Finance, a division of Capital One, N.A., has foreclosed its security interest one 2017 Lincoln Continental Sedan 4D Select AWD 3.7L V6, VIN 1LN6L9TK2H5627134, said creditor may file an amended, unsecured claim for any deficiency balance remaining in compliance with the US Bankruptcy Code.

6. Debtors shall at all times maintain valid insurance on the 2017 Lincoln Continental Sedan 4D Select AWD 3.7L V6, VIN 1LN6L9TK2H5627134, wherein Capital One Auto Finance, a division of Capital One, N.A. is listed as the lienholder/loss payee and shall provide said creditor with proof of same without demand.

7. Attorney's fees in the amount of \$200.00 and costs in the amount of \$188.00 are allowed.

/s/Michelle E. Mandroi
Attorney for Debtors

/s/ Jennifer M. Rinn
Attorney for Capital One Auto Finance,
a division of Capital One, N.A.

Enter:



Honorable David D. Cleary
United States Bankruptcy Judge

Dated: December 04, 2023

Prepared by:

Jennifer Rinn

Rinn Richman Law

P.O. Box 465

Chicago, IL 60690

Phone: (586) 899-5086

jennifer@rinnrichmanlaw.com